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ABSTRACT

The Office of Consumers' Education's examination of 839 grant applications to gather factual information and to assess national interests, competencies, and talents in relation to potential to meet legislative requirements for consumer education programs are described. The introductory section provides a legislative history of the Office and notes that it is authorized to expend monies to carry out special projects designed to (1) experiment with new educational and administrative methods, techniques, and practices, (2) place emphasis on national education priorities, and (3) meet special or unique educational needs or problems. Part I gives a description of the 839 applications according to geographic distribution, types of agencies, State education agencies, local education agencies, institutions of higher education, and other public or private non-profit agencies. It is noted that all proposals were checked on these three areas: The inclusion of several types of activities (community programs, materials development, curriculum development, evaluation techniques, establishing a resource center, and training of educators or non-educators), the extent to which special needs populations were considered, and subject matter levels (three)--major thrust of the work proposed, categories of subject matter interest, and specific topics. Part II discusses characteristics of the 66 programs recommended for funding, emphasizing the various aspects of special needs populations in relation to the funded programs. (SH)

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DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

OFFICE OF EDUCATION

Office of Consumers' Education

Washington, D.C.

ANALYSIS OF CONSUMERS' EDUCATION APPLICATIONS AND FUNDED PROJECTS, FISCAL YEAR 1976

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Technical Report No. 1

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PREFACE

Consumers' Education is a program whose time has come!

In recent years formal and informal education agencies have placed increasing emphasis on consumer education. Directions in consumer problems and issues have led both professionals and citizens to recognize that persons of all ages should be taught lifetime consumer skills and understandings. At the same time States have been studying curriculum needs, providing guidance, and in some cases mandating for local school districts course work dealing with economic and consumer issues. Concurrently, community organizations, service groups, and municipal and county consumer offices have strengthened their efforts in consumer education with a view toward more nearly meeting public needs.

As these trends have become increasingly apparent, consumer education leadership has emerged from these disparate groups and interests. Some groups are organized around institutional structures; some have a professional or association purpose; some have developed around a single consumer issue; some are service oriented. Noticeably lacking are linkages in programming and a national focal point that could provide a multiplier effect, minimize duplication, and contribute to a program quality and meaningfulness. A coordinating effort in the consumer education movement is yet to emerge.

Although the Office of Consumers' Education was established in the Office of Education in 1975, the legislative history for establishing the program starts at an earlier date. The Education Amendments of 1972 (P.L. 92-318) authorized funds for projects, curriculum development, and dissemination of information on consumer education. Also authorized was the appointment of a Director of Consumers' Education in the Office of Education to carry out these provisions. The enabling legislation was passed, but no funds were appropriated to implement the program in fiscal years 1973, 1974, and 1975.

In the Education Amendments of 1974 (P.L. 93-380) consumers' education in the Office of Education received an added Congressional directive when the original legislation was amended to establish an Office of Consumers' Education within the Office of Education. Also in the 1974 legislation consumers' education and other programs were grouped under the Special Projects Act for the purposes of administration and appropriation. This inclusion in the Special Projects Act gives a special direction to the Office of Consumers' Education through use of the following language:

"...to carry out special projects--

"(1) to experiment with new educational and administrative methods, techniques, and practices;
"(2) to meet special or unique educational needs or problems; and
"(3) to place special emphasis on national education priorities."

It is under the Special Projects Act that funds were first appropriated for the Office of Consumers' Education in 1976. Under this authority monies are to be expended for several programs and on a formula basis, the amount for each being determined annually by the Commissioner of Education and reported to the Congress. Programs identified with the Special Projects Act have until September 30, 1978, in which to meet the experimental purposes outlined.

With this legislative history and in view of the challenging developments in consumers' education, the Office of Consumers' Education feels strongly the need for factual information and for an assessment of national interests, competencies and talents. The state of the art, nationwide and in all its diversity, is barely known. As a beginning effort, the Office reviewed the grant applications of 1976 as one means of collecting needed information. This report is a product of that endeavor. While the information has already served a number of program purposes, the primary intent of this report is to provide an understanding and insights regarding program potential as seen through the eyes of 839 grant applicants.

Mary Beth Minden

ANALYSIS OF CONSUMERS' EDUCATION APPLICATIONS AND FUNDED PROJECTS, FY 1976

The Office of Consumers' Education, Office of Education, received 858 applications for grants in fiscal year 1976. Eight hundred thirty-nine applications were found eligible and completed the entire review process. These applications provided the base from which 66 proposals were recommended for funding.

Since 1976 was the first fiscal year for which funds were appropriated for the Office, there was considerable interest in the new program. In anticipation of public and management interests, as well as the need to assess systematically the range of activities, a plan for analysis of all grant applications was developed. This report summarizes insights resulting from this activity and gives a picture of the national participation in this new program.

Sources of Information for This Report

Information was derived from a checklist developed in the Office of Consumers' Education. These were filled out for each of the 839 proposals by 12 individuals who were leaders of teams of readers. Those completing the checklists were given minimal instructions; definition of terms was left to their discretion. Upon query regarding their experience in using the checklist, the most common response was that, "If you have read and scored a proposal, you have no difficulty in completing the checklist." The Office of Consumers' Education feels comfortable in using the data so derived when large numbers or categories of items are involved. In those cases where items reported were exceedingly small, data have been reviewed to reinforce confidence.

Grant Awards

There are always problems inherent in any evaluation of proposals and selection of grantees. Beyond that, the difficulties encountered by the Office of Consumers' Education in fiscal year 1976 were compounded by the fact that the 839 applicants requested just under $75 million to carry out work proposed. The appropriated funding was 4.1% of that amount, or $3.1 million. Competition was keen.

Sixty-six proposals were funded. This was 7.85% of the applications processed. The recommended funding per project ranged from $4,440 to $130,081, with an average Federal funding per project of $45,448. A non-Federal input to the funded projects was reported by 36 of the 66 applicants (55%) and totaled $602,182. This averaged $16,727 per project for those reporting non-Federal input.

PART I. THE 839 APPLICATIONS.

Location and Type of Grant Applicants

Geographic Distribution of Applicants. At least one proposal was received from all States plus the District of Columbia, Guam and Puerto Rico. However, the number of submissions per State varied widely, ranging from one proposal each from three States and Guam to 79 proposals from California. Thirteen States plus Guam and Puerto Rico submitted five proposals or less. Of these States, seven were located in the West (five in the Rocky Mountain area), two in the northwestern section of the North Central region, and four in New England. No projects were funded in eight of these thirteen States, nor in Guam or Puerto Rico.

From the standpoint of development of a national program, the few submissions from some States could be indicative of (1) lower interest toward the potential of a consumers education program, (2) minimal manpower to mobilize and conduct a 12 month program, or (3) inadequate time to develop proposals. Hypothesized characteristics held in common by the low submission States appear to be a high incidence of "open countryside" living, an independent nature of the population, and a hesitancy to move rapidly into a new Federal program.

Types of Agencies. Applicant types can be viewed as alternate "delivery systems" for bringing consumer education to the public. The following groups submitted proposals: (1) State education agencies, including intermediate organizational units; (2) local education agencies; (3) institutions of higher education; (4) other public agencies, such as libraries, offices of consumer's affairs, office of attorneys general, correctional institutions, etc; and (5) private non-profit agencies. It was difficult for the readers to distinguish between the latter two categories; therefore the two types were combined and handled as "other public or private non-profit agencies." The number and percent of applications received from each agency type are shown in table 1 below.

Table 1. Types of Agencies Applying for Grants, Office of Consumers' Education, Fiscal Year 1976.

Agency Type	Applicants	
	No.	%
State Education Agency (SEA's)	30	3.5
Local Education Agency (LFA's)	112	13.5
Institutions of Higher Education (IHE's)	273	32.5
Other Public or Private Non-Profit Agency (OPPNA's)	424	50.5
TOTAL	839	100

Although historically the clientele of the Office of Education has been the educator and educational institutions, just over half of the applications for grants came from other public or private non-profit agencies. This means that the Office of Consumers' Education is dealing with two distinct organizational types. The separateness, the lack of program interaction and reinforcement, and the generally differing structures and perspectives of the traditional and non-traditional education organizations are challenges to program development.

Moreover, the review process used to identify proposals recommended for funding sharpened awareness of the dichotomy in orientations of the applicants. Proposals from the traditional education community tended to be more content oriented, to deal more with curriculum development and teacher training, and to focus on development and dissemination of teaching materials. They appeared to feel more comfortable in meeting evaluation requirements.

Proposals from other public and private non-profit agencies tended to approach consumer education in less orthodox ways. At times proposals were quite innovative in their concepts of what comprised consumer education, and they were strong in the use of the market-place as a teaching laboratory. Since these groups more frequently identified target groups having special needs, they also proposed special materials needs and different teaching methods. These observations suggest that an important role for the Office of Consumers' Education will be to develop reinforcing linkages between the education community and other public and private non-profit applicants.

About State Education Agencies. State education agencies (SEA's) in 26 States and Puerto Rico submitted applications; those in New York, Pennsylvania, and Wisconsin submitted two each, for a total of 30 SEA submissions (3.6% of the 839 applications). Intermediate level education agencies were grouped with the SEA's when they were established by and functioned as an arm of the SEA. When not directly responsible to the SEA, an intermediate level education unit (frequently referred to as a within-State Regional Educational Service Agency) was classified as an "other public agency."

If the nation were divided into four sections, roughly the Northeast, North Central, Southern and Western areas, the North Central and Western sections appear to be under-represented in SEA applications, and especially the West.

As might be expected, most of the proposals dealt with training educators, developing curriculum or materials, or addressing the question of resource centers in some manner. Several proposed further development of State plans already underway in consumer education. Five SEA's proposed a community-based program and two outlined a plan to train non-educators.

This group of agencies were generally non-specific as to ethnic or special population characteristics; when a special target population was described, frequently it could be identified easily as a need unique to that State. In terms of education level of a target population, here also the proposals frequently were non-specific. When stated, usually it was the secondary level. Most programs were planned to apply to all geographic areas of the State; if an exception were made, it was in favor of urban areas.

Analysis was also made of the proposed subject matter. This summary is included in a general statement on program thrust and content beginning on page 11.

Four SEA proposals were funded, including one intermediate level unit.

About Local Education Agencies. Local education agencies (LEA's) in 34 States submitted applications; those in four States, California, Michigan, New York and Ohio, totaled 10 or more. These applications (112 in number) made up 13.4% of the proposals received. In general the larger number of submissions per State appeared to reflect a spin-off from State interest in consumer education that was of some duration.

Again, as with SEA's, the major focus was on training educators and materials and on curriculum development. The establishment of local resource centers was proposed by sixteen school districts. Fifteen local districts also proposed training non-educators in consumer education. Eighty-five percent of the LEA proposals gave no indication of a plan to serve special ethnic interests; the remaining 15% identified Spanish surname or Black Americans as a special target for instruction. Nearly one-third planned to work with low income problems and 44% would have focused on consumer problem of young adults. Fourteen percent proposed work with individuals of limited English-speaking ability. Most of the work would have been at the elementary and secondary levels. About 85% of the LEA proposals would have taken place in an urban or mixed geographic setting; 5% would have been located in the inner city.

Five LEA proposals were funded.

About Institutions of Higher Education. Institutions of Higher Education (IHE's) submitted 273 applications for grants and thus accounted for 32.5% of the proposals. These institutions were located in all except five of the States; 16% were from community or junior colleges and the remaining 84% were four-year institutions. The States contributing the largest numbers of applications from IHE's included California (30), Florida (13), Illinois (15), New Jersey (13), New York (19), Ohio (15), Pennsylvania (10), Texas (10), Virginia (10), and Wisconsin (12).

While most of the IHE's planned to carry out more than one activity, it was interesting to note that not only the community colleges but also some of the four-year institutions proposed neighborhood or community-based programs. In fact, 47% of the proposals would serve community consumer education needs either directly or through leader training. One-third would have trained educators; just under one-fourth would have trained non-educators. About one in seven proposed developing a resource center. Over one-half would have been involved in materials development and one-quarter in curriculum development. The most unexpected trend of the IHE proposals was in the direction of community-based programs, the development of materials to be used with community audiences, and the preparation of non-educators to carry out the program.

Twenty-eight IHE proposals were funded.

About Other Public or Private non-Profit Agencies. This grouping of applicants (OPPNA's) comprised just over 50% of the 839 proposals, and they encompassed a wide range of organizational types and interests. Overall, these dissimilar applicants appeared to be relatively comfortable when outlining a twelve-month activity as an extension of their on-going programs. They identified short run purposes and reflected a good understanding of the needs of the "ultimate consumer" in a consumers' education program. There was a wide range in capability to carry out proposed plans, and in general the needs statements were better developed than outlines for implementing the programs. Generally the evaluation proposed was weaker in this group of proposals than those outlined by the traditional education agencies.

Establishing a sub-grouping of these 424 agencies is meaningful, but it is exceedingly difficult. Therefore comments which follow apply only in a general sense.

Sub-group I. This is the largest sub-group and might be described as including non-profit research, education or service organizations. Their geographic orientations ranged from nationwide to community level. Some were organized to serve specific ethnic or target population needs, such as the needs of the elderly, handicapped, or limited English-speaking peoples. Applications from this sub-group comprised 35% of the 424 applicants, or 17% of the 839 proposals. Eleven from this sub-group were funded.

Sub-group II. This sub-group includes the community action, citizen's action, consumer's affairs, or consumer protection agencies. It made up about 27% of the "other public or private non-profit agencies," or 14% of the 839 applicants. Most of these applicants proposed work at the community, city, or county level. Eight proposals from this sub-group were funded.

Sub-group III. This sub-group is a mix, including: legal aid agencies (15% of the 424); departments of local governments not identified as consumer-oriented (13%); Indian agencies (5%); better business bureaus (2%); credit counseling units (1.5%); libraries (1.5%); and such other organizations as labor unions, cooperatives, and church service organizations. Ten proposals were funded from this sub-group, including two from legal aid agencies, two from local governments, one from a labor union, and five from Indian agencies.

Activities Proposed

All proposals were checked for the following types of activities: community programs, materials development, curriculum development, evaluation techniques (experimental and in addition to the evaluation required in each proposal), establishing a resource center (ranging from that proposed for a library, school or university to establishing a national resource center), and training of educators or non-educators. The non-educators might be peer leaders within the target population or non-education professionals, such as lawyers or nurses. Definitions of these activities were left to the individuals reviewing the proposals. They were directed to mark an activity only when it had been proposed as a substantial part of the work outlined.

Most of the proposals included more than one activity. Of the 839 applications, 60% included plans for community programs; 43% included materials development; 23% included curriculum development; 24% included training for educators; 21% training for non-educators; 13% included plans for a resource center; and 8% focused strongly on evaluation techniques. Further summary of activities, by agency type, appears in Table 2 below.

Table 2. Activities Proposed, by Types of Agencies Applying for Grants, Office of Consumers' Education, Fiscal Year 1976.

Activities Proposed	SEA	LEA	IHE	OPPNA	TOTAL
			Number*		
Community Program	5	38	129	332	504
Materials Development	14	58	142	145	359
Curriculum Development	16	51	71	54	192
Evaluation Techniques	4	6	35	22	67
Resource Center	3	16	41	53	113
Training: Educators	21	57	91	36	205
Non-Educators	2	15	62	95	174
			Percentage		
Community Program	1	7	26	66	100
Materials Development	4	16	40	40	100
Curriculum Development	8	27	37	28	100
Evaluation Techniques	6	9	52	33	100
Resource Center	3	14	36	47	100
Training: Educators	10	28	44	18	100
Non-Educators	1	9	35	55	100

*Many of the 839 proposals included more than one activity.

Special Needs in Consumers' Education

The Rules and Regulations pertaining to grants and contracts administered by the Office of Consumers' Education were published in the Federal Register, May 24, 1976. In Section 160c.4, paragraph (c)(2)(iii) it states that "Grant applications...will be given special priority if they are also designed to provide consumers' education to groups with special educational needs..."

The 839 applications were reviewed to determine the extent to which this priority could be identified in the proposals. Special needs populations were identified in terms of ethnic and other identifying characteristics, such as income level, special age groups, educational level, and geographic distribution.

Ethnic Considerations. Eighty percent of the proposals (654) gave no indication of intent to work with persons of special ethnic origins. The remaining twenty percent could be divided into two groups: those programs planned specifically for one group of people, such as the American Indian, Oriental, Black, or individual with Spanish surname; and those proposals planned for a

geographic area where peoples of mixed but identifiable ethnic origins lived, such as the Black/Spanish surname or the Black/Indian/Spanish/Oriental group. Proposals designed to serve mixed ethnic neighborhoods made up 5% of the total applications.

For detailed information regarding identification of ethnic target populations by differing types of agency applicants, see Table 3 below.

Table 3. Ethnic Characteristics, by Types of Agencies Applying for Grants, Office of Consumers' Education, Fiscal Year 1976.

Ethnic Characteristics	SEA	LEA	IHE	OPPNA	TOTAL
			Number		
American Indian	0	2	2	29	33
American Oriental	0	0	1	0	1
Black	0	3	13	27	43
Spanish Surname	0	7	16	35	58
Black/Spanish Surname	0	2	4	19	25
Black/Indian/Oriental/ Spanish Surname	1	3	5	9	18
Canadian American	1	0	1	2	4
Jewish	0	0	0	3	3
Other	28	95	231	300	654
TOTAL	30	112	273	424	839
			Percentage		
American Indian	0	6	6	88	100
American Oriental	0	0	100	0	100
Black	0	7	30	47	100
Spanish Surname	0	12	28	60	100
Black/Spanish Surname	0	8	16	76	100
Black/Indian/Oriental Spanish Surname	0	25	33	42	100
Canadian American	25	0	25	50	100
Jewish	0	0	0	100	100
Other	4	15	35	45	100

Other Special Needs. Most of the proposals treated special needs as a cluster of characteristics, such as low income/handicapped/elderly or limited English-speaking/low income/migrants. The largest single need identified by the applicants was that of the low income consumer (47%).

Other groups treated singly included the elderly (29%), young adults (24%), limited English-speaking peoples (19%), the handicapped (6%), migrant workers (4%), and families of labor groups (4%). Additional proposals identified such diverse needs as those of individuals soon to be released from penal facilities, drug addicts, the unemployed, military families as consumers, and young marrieds. These single-targeted proposals comprised 40% of the 839 applications.

Table 4 summarizes the proposed special needs programs. In terms of numbers of proposals, IHE's and OPPNA's identified the low income and elderly as targets to a greater extent than did the other agencies. The OPPNA's also contributed heavily to the number of proposals developed for the limited English-speaking peoples.

Table 4. Other Special Needs Characteristics, by Types of Agencies Applying for Grants, Office of Consumers' Education, Fiscal Year 1976.

Special Needs Characteristics	SEA	LEA	IHE	OPPNA	TOTAL
			Number*		
Low Income	4	33	89	256	392
Limited English-speaking	4	16	50	88	158
Handicapped	2	8	17	22	49
Elderly	3	11	77	151	242
Young Adult	9	49	74	70	202
Migrants	2	6	10	13	31
Labor	1	4	14	17	36
Other	21	47	128	136	332
			Percentage		
Low Income	1	9	23	67	100
Limited English-speaking	3	10	32	55	100
Handicapped	4	16	35	45	100
Elderly	1	5	32	62	100
Young Adult	5	24	37	34	100
Migrants	7	19	32	42	100
Labor	3	11	39	37	100
Other	6	14	37	33	100

*Many of the 839 proposals included more than one special needs characteristic.

Educational Level of Target Groups. The data collected pertaining to educational attainment were not meaningful for the IHE's and OPPNA's. Frequently the educational level of the target population was not indicated; only the level of those being trained to work with the target groups was given. Moreover, many proposals were neighborhood-based and intended to serve a group with mixed educational background. In such cases other population characteristics or imputed educational level is more meaningful to program development. Most importantly, the relationship between educational level and special need for a consumer education program was seldom noted.

About one-fourth of the SEA and LEA proposals focused on the secondary level. A summary of the educational attainment of target populations for those two agency types is shown in Table 5 below:

Table 5. Educational Level of Target Groups, by SEA's and LEA's Applying for Grants, Office of Consumers' Education, Fiscal Year 1976.

Educational Level	SEA's		LEA's	
	No.	%	No.	%
Pre-School	0	0	1	1
Elementary	0	0	18	16
Secondary	7	23	28	25
Elementary/Secondary	3	10	21	19
Mixed	8	27	25	22
Not Specified	12	40	19	17
TOTAL	30	100	112	100

Urban/Rural Considerations. The geographic boundaries of interests of the applicants were not clearly indicated by about 43% of the proposals. This was especially true of IHE's and SEA's, who tended to view their target as an entire State. Another 45% of the applicants would have carried out work in urban areas, including the suburbs surrounding large metropolitan centers. The urban settings were a major concern of the OPPNA's. An additional 10% of the applicants focused specifically on rural areas and rural problems, and 2% proposed work on Indian reservations. Some applicants proposed work of nationwide potential.

Of the urban-oriented proposals, about one-third were directed toward problems of specific neighborhood types. For example, nearly one-half of 114 urban proposals (54) were concerned with the inner city; about one-third (36) were interested in the small city or town; and one-fifth (24) focused on suburban areas. In general, it was the LEA's and OPPNA's that selected urban populations for program attention.

Thrust of the Proposed Programs

Since the Office of Consumers' Education desired some idea of program interests as expressed by the 839 applicants for grants, an attempt was made to analyze plans on three different subject matter levels. These included (1) major thrust of the work proposed, (2) categories of subject matter interest, and (3) specific topics. If a single topic were proposed (e.g., credit), the interest was also reflected in the appropriate category (e.g., financial management).

Major Thrust of the Work Proposed. As a means of eliciting information regarding the applicants approach to consumer education, proposal reviewers were asked to indicate whether the applicant viewed his program as (a) largely a matter of dealing with individual decision making and buying behavior, or (b) largely a matter of buying behavior plus concern for the implications of consumer decisions, including social, ecological and economic understandings. This was a forced choice question.

About 44% focused on the individual buying behavior, 38% focused on buying behavior plus implications of buying decisions, and 18% expressed their project plan in such a way that a major thrust could not be determined. Relatively the same pattern was noted for LEA's, IHE's, and OPPNA's. The SEA's, appeared to focus more attention on the implications of buying behavior than did the other agency types.

Categories of Interest. Five broad subject matter categories were pre-selected for study. These categories stemmed not only from a general knowledge of consumer education, but also they reflected interests expressed by the public, program planners, Congressman, educators and the enabling legislation. The titling of categories was influenced by the need for headings that would be meaningful and convey broad program interests. The categories chosen included: (1) improving buying behavior (65% of the 839 proposals); (2) financial management (61%); (3) consumer protection (61%); (4) consumer issues (52%); and (5) human services (37%).

About 10% of the applicants provided too general a plan to indicate program categories. A number of applicants outlined work in detail in all five categories. Or, if only one category was identified, it reflected a single subject interest on the part of the applicant, and the competence to handle that subject in depth was a characteristic of that applicant agency.

All agency types showed quite similar patterns of interest in the subject matter categories, with the exception of the category of human services. This area is newer as a component of consumer education. In this report the term is used to cover such "in lieu of earned income" programs as medicaid/medicare, social security, public housing/housing subsidy, food stamps, welfare, and similar government services. Although all applicants included human service issues less frequently than other program categories, over half of those including these services were OPPNA's.

At this time, it is the opinion of the Office of Consumers' Education staff that a sixth subject matter category should be included for analysis purposes. Many low income populations are concerned with their role as consumers of civic services (fire protection, police protection, schools, street repair, garbage pick-up, and other government services provided all citizens), as opposed to services providing "in lieu of earned income."

Table 6 gives data regarding the five categories included in this report and the applicant agencies proposing the work.

Table 6. Major Program Categories, by Types of Agencies Applying for Grants, Office of Consumers' Education, Fiscal Year 1976

Major Program Categories	SEA	LEA	IHE	OPPNA	TOTAL
			Number*		
Financial Management	20	80	166	246	512
Improving Buying Behavior	20	76	191	270	547
Human Services	9	40	89	175	313
Consumer Issues	16	60	133	228	437
Consumer Protection	17	66	157	273	513
General Statement Only	6	11	37	32	85
			Percentage		
Financial Management	4	16	32	48	100
Improving Buying Behavior	4	14	33	49	100
Human Services	3	13	28	56	100
Consumer Issues	4	14	30	52	100
Consumer Protection	3	13	31	43	100
General Statement Only	7	13	43	37	100

*Many of the 839 proposals included more than one major category.

Specific Topics. While many of the proposals identified subjects to be taught at the category level, an analysis of the single topics listed gives a third view of what applicants thought regarding consumer education needs. The most frequently listed subject was that of legal rights, redress, and consumer law, with 35% (294 of the proposals) planning to include this subject. The next most frequent listing was that of credit and savings which was reported by 26% (222) of the applicants. These were followed by food buying at 24% (200) and housing at 23% (190). Multiple topics or categories were included in most proposals, and percentages totaled more than 100%.

Of the four most frequently listed topics, the two highest deal with consumer problems involving the relationships between buyers and sellers, or those providing services, such as credit managers. The other two topics are buyer oriented; they deal with consumer decision making and focus on the two greatest demands on the consumer dollar: food and housing. They are of special concern to the low income families; historically, the lower the family income the higher the proportion needed to provide food and shelter.

It was previously noted that human services as a program category had not been given a high priority by the 839 applicants. Nonetheless, the single topic that was included most frequently in this category was medicaid/medicare with 13% (108) of all applicants intending to address this subject. This interest was largely accounted for by the large number of proposals concerned with problems of the elderly.

While the applicants indicated a general interest in consumer issues as a category, there was infrequent identification of a special issue topic. Energy consumption and conservation did receive the greatest interest, 16% (136 proposals), but this had to be compared with 52% (437 proposals) reporting interest on consumer issues in the general sense. One possible explanation is that "issues" is not a category of lesser interest, but rather a specific issue (e.g., energy, utilities, regulatory agencies) is harder to attack in an educational sense, and, from the consumer's standpoint, it is harder to "get a handle on them." The OPPNA's were responsible for 56% of those proposals that did intend to include energy as a subject, and the IHE's accounted for another 36%.

Regulatory agencies as a program topic was included in only 9% (77) of the proposals, while 14% (115) included advertising and product promotion. One item that is enlightening in terms of a changing understanding of what comprises a consumers' education program is that 14% (115) of the applicants would have included representation of consumers on governing bodies as a consumer education topic.

Table 7 below illustrates in detail the interests of all applicants in the specific topics selected for study.

Table 7. Specific Topics, by Major Program Categories and by Types of Agencies Applying for Grants, Office of Consumers' Education, Fiscal Year 1976

Topic	SEA	LEA	IHE	OPPNA	TOTAL	SEA	LEA	IHE	OPP
	Number*					Percentage			
-Financial Management-									
Credit & Savings	3	34	70	109	222	4	15	32	
Banking & Investments	2	15	28	32	77	3	20	36	
Garnishment & Bankruptcy	0	2	9	14	25	0	8	36	
Insurance**	4	15	27	40	96	5	17	31	
Budgeting	6	23	46	63	138	4	17	33	
-Improving Buying Practices-									
Food	7	26	61	106	200	4	13	31	
Housing & Furnishings	6	21	57	106	190	3	11	30	
Health Services & Insurance	2	15	46	73	136	2	11	34	
Car & Transportation	4	18	40	62	124	3	15	32	
Children's Items	0	2	10	17	29	0	7	34	
-Human Services-									
Medicaid/Medicare	1	6	34	67	108	1	6	31	
Social Security	0	7	26	52	85	0	8	31	
Public Housing/Subsidy	0	2	15	31	48	0	4	31	
Food Stamps	2	2	14	43	61	3	3	23	
Welfare	1	4	13	27	45	2	10	29	
-Consumer Issues-									
Energy Consumption & Conservation	7	8	45	76	136	5	6	33	
Utilities	4	11	29	61	105	4	10	28	
Regulatory Agencies	1	8	27	41	77	1	10	35	
Advertising & Promotion	7	17	42	49	115	6	15	37	
Consumer Representation	2	11	37	54	115	2	11	36	
-Consumer Protection-									
Product Safety, Health Hazards, Pollution	5	10	30	56	101	5	10	30	
Legal Rights, Redress, Consumer Law	10	33	78	173	294	4	11	27	
Consumer Role in Protection	5	19	38	75	137	4	14	28	

*Many of the 839 proposals included more than one specific topic.
**Excluding Health Insurance.

Table 7. Specific Topics, by Major Program Categories and by Types of Agencies Applying for Grants, Office of Consumers' Education, Fiscal Year 1976

	SEA	LEA	IHE	OPPNA	TOTAL	SEA	LEA	IHE	OPPNA	TOTAL
	Number*					Percentage				
-Financial Management-										
	9	34	70	109	222	4	15	32	49	100
	2	15	28	32	77	3	20	36	41	100
	0	2	9	14	25	0	8	36	56	100
	4	15	27	40	96	5	17	31	47	100
	6	23	46	63	138	4	17	33	46	100
-Improving Buying Practices-										
	7	26	61	106	200	4	13	31	52	100
	6	21	57	106	190	3	11	30	56	100
	2	15	46	73	136	2	11	34	53	100
	4	18	40	62	124	3	15	32	50	100
	0	2	10	17	29	0	7	34	59	100
-Human Services-										
	1	6	34	67	108	1	6	31	62	100
	0	7	26	52	85	0	8	31	61	100
	0	2	15	31	48	0	4	31	65	100
	2	2	14	43	61	3	3	23	71	100
	1	4	13	27	45	2	10	29	59	100
-Consumer Issues-										
n	7	8	45	76	136	5	6	33	56	100
	4	11	29	61	105	4	10	28	58	100
	1	8	27	41	77	1	10	35	54	100
	7	17	42	49	115	6	15	37	42	100
	2	11	37	54	115	2	11	36	51	100
-Consumer Protection-										
Pollution	5	10	30	56	101	5	10	30	55	100
Law	10	33	78	173	294	4	11	27	58	100
	5	19	38	75	137	4	14	28	54	100

ded more than one specific topic.

PART II. THE FUNDED PROGRAM: COMPARISON WITH THE 839 APPLICATIONS.

Selection of Proposals for Funding

Evaluation Procedures.

**An evaluation instrument was developed to conform to a point system announced in the "Federal Register" of November 26, 1975 (Section 160c.9 General evaluation criteria for awards, Consumers' Education Program).1/

**All eligible proposals received a first reading by one of twelve evaluation teams made up of non-Federal and Federal personnel. This established a team ranking for each proposal.

**Because of expected variations among team scores and in order to give equal consideration to evaluations of each team, the raw scores from the first reading were used only to identify the top nine proposals of each team. One hundred eight of these were recommended for a second reading.

**To assure representation of priority areas, sixteen additional proposals were identified in rank order and also recommended for a second reading.

**A total of 124 proposals received a second reading. It was at this time that a more rigorous and critical evaluation took place and a program ranking was established.

**The top 66 proposals were recommended for funding; five proposals were placed on a contingency list but were not funded.

The evaluation of all applications and the processing of proposals recommended for funding was completed by October 1, 1976. These are twelve month grants. There is no assurance of continuation of support from the Office of Consumers' Education.

1/ Final regulations, including the same general evaluation criteria for awards, were published in the "Federal Register" of May 24, 1976.

Characteristics of the Funded Programs

Among the 66 funded projects there are remarkable differences in the geographic distribution, applicant types, activities planned, target populations, and program content. The emphasis in 1976 was on model programs; this diversity fulfills the intent and purposes of the legislation.

A question still remains: To what extent do the grantees' plans of work reflect the interests and program thrusts of the applicants? Surprisingly, the funded program is in many ways a mirror image of the 839 applications received in 1976 by the Office of Consumers' Education. Some differences are apparent, and in the discussion which follows both highlights of the funded program and comparative information are included.

The data have been given no statistical treatment. Moreover, information regarding the funded proposals frequently resulted in small numbers, which, in turn, led to wide variations in percentage figures. Therefore, caution has been taken when reporting findings and insights.

Geographic Location of Grantees. Grant recipients are situated in 33 of the 50 States (66%). One noticeable group of contiguous States not receiving support for consumers' education programs is the northern tier of States from Lake Michigan through Idaho, including the Rocky Mountain States of Wyoming and Nevada. In general these States submitted few proposals. (See page 2 for related discussion regarding geographic response to program announcements.)

The location of the funded agency does not necessarily indicate the potential for geographic dissemination of information or program impact. In addition to community or city-wide projects, several will serve regional areas with States; about one-sixth will serve an entire State; some include or have implications for several States; a few have designed programs of National import. Moreover, one of the criteria for evaluation was that projects should be replicable and have implications for programming beyond the target population served.

Types of Agencies Receiving Grant Awards. An extensive discussion of agency types making application for grants appears on pages 2 through 6. Table 8 which follows compares the types of agencies submitting proposals with those funded. Proportionately more institutions of higher education and State education agencies were funded; proportionately fewer local education agencies and other public or private non-profit agencies were funded. However, selection factors were not associated with agency type. Evaluation criteria placed value on applicant qualifications for carrying out the work proposed; on the qualifications of the project director and staff, their qualifying experiences and potential; and on agency resources and delivery plan for work proposed.

Table 8. Comparison of Types of Agencies Applying for Grants and Grantees, Office of Consumers' Education, Fiscal Year 1976.

Agency Type	Applicants	Projects Funded
	Number	
State Education Agency (SEA's)	30	4
Local Education Agency (LEA's)	112	5
Institutions of Higher Education (IHE's)	273	28
Other Public or Private Non-Profit Agency (OPPNA's)	424	29
TOTAL	839	66
	Percentage	
State Education Agency (SEA's)	3.5	6
Local Education Agency LEA's)	13.5	7.6
Institutions of Higher Education (IHE's)	32.5	42.4
Other Public or Private Non-Profit Agency (OPPNA's)	50.5	44
TOTAL	100	100

Activities Underway and Comparison with Applications Received. Table 9 gives detailed information regarding the activities planned by the 66 grantees; Table 10 gives comparative information. In general the grantees are an excellent reflection of applicant interests as to program activity to be undertaken. Table 10 suggests one difference - that the funded proposals may be stronger as a whole in evaluation.

Table 9. Activities Planned, by Types of Agencies Receiving Grants, Office of Consumers' Education, Fiscal Year 1976.

Activities Proposed	SEA	LEA	IHE	OPPNA	TOTAL
			Number*		
Community Program	0	1	16	22	39
Materials Development	2	1	18	14	35
Curriculum Development	3	1	7	7	18
Evaluation Techniques	2	1	8	2	13
Resource Center	0	0	6	4	10
Training: Educators	3	4	9	3	19
Non-Educators	0	1	10	8	19
			Percentage		
Community Program	0	3	41	56	100
Materials Development	6	3	51	40	100
Curriculum Development	17	6	39	38	100
Evaluation Techniques	15	8	62	15	100
Resource Center	0	0	60	40	100
Training: Educators	16	21	47	16	100
Non-Educators	0	5	53	42	100

*Many of the 66 projects include more than one activity.

Table 10. Comparison of Activities Proposed by Applicants and Grantees, Office of Consumers' Education, Fiscal Year 1976.

Activities Proposed	Applicants	Grantees
	Number*	
Community Program	504	39
Materials Development	359	35
Curriculum Development	192	18
Evaluation Techniques	67	13
Resource Center	113	10
Training: Educators	205	19
Non-Educators	174	19
	Percentage	
Community Program	60	59
Materials Development	43	53
Curriculum Development	23	27
Evaluation Techniques	8	20
Resource Center	13	15
Training: Educators	24	29
Non-Educators	21	29

*Many of the applicants and grantees included more than one activity.

Special Needs for Consumers' Education

Ethnic Characteristics - A Comparison. Tables 11 and 12 suggest that a higher percentage of the funded projects are providing consumer education to the American Indian than is reflected by the applicant proposals. At the same time the percentages of both applicants and grantees considering ethnic needs as a priority were pitifully small: about 20%. To some extent the incidence reported regarding ethnic characteristics as well as other special needs is a function of the type of agency applying. Review of data suggests that (1) there may be more focus on special needs than was identified by reviewers of the proposals, and (2) in this first year of programming information regarding the Office of Consumers' Education grants may not have reached institutions specifically organized to serve target populations with special needs.

Table 11. Ethnic Characteristics, by Types of Agencies Receiving Grants, Office of Consumers' Education, Fiscal Year 1976.

Ethnic Characteristics	SEA	LEA	IHE	OPPNA	TOTAL
			Number		
American Indian	0	0	0	7	7
American Oriental	0	0	0	0	0
Black	0	0	2	1	3
Spanish Surname	0	0	1	1	2
Black/Spanish Surname	0	0	0	1	1
Black/Indian/Oriental/ Spanish Surname	0	0	0	1	1
Canadian American	0	0	0	1	1
Jewish	0	0	0	0	0
Other	4	5	25	17	51
TOTAL	4	5	28	29	66
			Percentage		
American Indian	0	0	0	100	100
American Oriental	0	0	0	0	0
Black	0	0	67	33	100
Spanish Surname	0	0	50	50	100
Black/Spanish Surname	0	0	0	100	100
Black/Indian/Oriental Spanish Surname	0	0	0	100	100
Canadian American	0	0	0	100	100
Jewish	0	0	0	0	0
Other	8	10	49	33	100

Table 12. Comparison of Ethnic Characteristics of Target Populations of Applicants and Grantees, Office of Consumers' Education, Fiscal Year 1976.

Ethnic Characteristics	Applicants	Grantees
	Number	
American Indian	33	7
American Oriental	1	0
Black	43	3
Spanish Surname	58	2
Black/Spanish Surname	25	1
Black/Indian/Oriental Spanish Surname	18	1
Canadian American	4	1
Jewish	3	0
Other	654	51
TOTAL	839	66
	Percentage	
American Indian	4	11
American Oriental	-	0
Black	5	5
Spanish Surname	7	3
Black/Spanish Surname	3	2
Black/Indian/Oriental Spanish Surname	2	2
Canadian American	-	2
Jewish	-	0
Other	80	77

Other Special Needs. Tables 13 and 14 give information about characteristics suggesting special need for consumer education. The information suggests there may be proportionately fewer funded projects dealing with low-income problems than was found in the applications received. This may be accounted for by the fact that there were more SEA and IHE proposals funded. These agencies tended to submit proposals that were geared to a geographic target population rather than to a special needs target group. In many instances the special needs will be met, but not in the sense of a program planning for and singling out those needs.

Table 13. Special Needs Characteristics, by Types of Agencies Receiving Grants, Office of Consumers' Education, Fiscal Year 1976.

Special Needs Characteristics	SEA	LEA	IHE	OPPNA	TOTAL
			Number*		
Low Income	1	1	8	14	24
Limited English-speaking	1	0	3	8	12
Handicapped	1	0	3	2	6
Elderly	0	1	12	4	17
Young Adult	2	1	6	5	14
Migrants	1	0	1	1	3
Labor	0	0	1	1	2
Other	2	3	14	11	30
			Percentage		
Low Income	4	4	33	59	100
Limited English-speaking	8	0	25	67	100
Handicapped	17	0	50	33	100
Elderly	0	6	71	23	100
Young Adult	14	7	43	36	100
Migrants	33	0	33	34	100
Labor	0	0	50	50	100
Other	7	10	47	36	100

*Many of the 66 projects include more than one special needs characteristic.

Table 14. Comparison of Special Needs Characteristics of Target Populations of Applicants and Grantees, Office of Consumers' Education, Fiscal Year 1976.

Special Needs Characteristics	Applicants	Grantees
	Number*	
Low Income	392	24
Limited English-speaking	158	12
Handicapped	49	6
Elderly	242	17
Young Adult	202	14
Migrants	31	3
Labor	36	2
Other	332	30
	Percentage	
Low Income	47	36
Limited English-speaking	19	18
Handicapped	6	9
Elderly	29	26
Young Adult	24	21
Migrants	4	5
Labor	4	3
Other	40	45

*Many of the applicants and grantees included more than one special needs characteristic.

Educational Level of Target Groups. As was noted on page 10, the educational attainment data relative to the IHE's and OPPNA's was not particularly meaningful. Furthermore, data relative to the funded SEA and LEA projects are exceedingly limited. Therefore, only a comparison of the applicants and grantees is reported below in Table 15.

Table 15. Comparison of Educational Level of Target Groups, by SEA's and LEA's Applying for Grants and Grantees, Office of Consumers' Education, Fiscal Year 1976.

Educational Level	SEA & LEA Applicants	SEA & LEA Grantees
	Number	
Pre-School	1	0
Elementary	18	1
Secondary	35	1
Elementary/Secondary	24	2
Mixed	33	4
Not Specified	31	1
TOTAL	142	9
	Percentage	
Pre-School	1	0
Elementary	12	11
Secondary	25	11
Elementary/Secondary	17	22
Mixed	23	45
Not Specified	22	11
TOTAL	100	100

Urban/Rural Considerations. One-third of the funded projects will serve urban areas. About one-seventh focus on rural problems and rural populations, including Indian reservations. Just over half either give no indication of whether the target population is urban or rural, or they plan to work with both groups. Two of the projects will serve inner city only.

In general this picture reflects the interests of the applicants as well as the grantees. The funded program may be slightly less definite in regard to the urban/rural orientation of the work planned, and it may focus to a somewhat lesser extent upon the urban setting.

The Funded Program

Overall, the pattern in thrust of the projects, the categories of subjects included, and the selected topics were remarkably similar to those of the applicants. The incidence of reporting, however, was generally higher for the funded projects. This suggests that the grantees as a group submitted proposals that were more definitive in regard to program content.

Major Thrust. The funded projects were very nearly a match to the 839 proposals in terms of program interests and thrust: 48% deal with individual buying behavior; 35% are focusing on buying behavior plus implications on buying decisions; and 17% fall into neither category. Note discussion on page 11 for an interpretation of these responses and their meaning for a new direction in consumer education. Table 16 below gives detailed information regarding these comparisons.

Table 16. Comparison of Major Thrust of Work Proposed by Applicants and Grantees, Office of Consumers' Education, Fiscal Year 1976.

Major Thrust	Applicants	Grantees
	Number	
Individual Decision Making	371	32
Buying Behavior plus Social Ecological and Economic Implications	314	23
No Response	154	11
TOTAL	839	66
	Percentage	
Individual Decision Making	44	48
Buying Behavior plus Social Ecological and Economic Implications	38	35
No Response	18	17
TOTAL	100	100

Major Program Categories. The five subject matter areas included for study are discussed in detail on pages 11 and 12 of this report. Table 17 reports their inclusion by agency type in the 1976 program. Table 18 shows the comparison between the applicants and the grantees. The same general pattern appears for both groups, although the percentage figures are consistently higher in each category of the funded projects and the "general statement only" category is lower. Again, an indication that the funded projects were more specific in program details.

Table 17. Major Program Categories, by Types of Agencies Receiving Grants, Office of Consumers' Education, Fiscal Year 1976.

Major Program Categories	SEA	LEA	IHE	OPPNA	TOTAL
			Number*		
Financial Management	4	4	23	16	47
Improving Buying Behavior	4	5	24	19	52
Human Services	3	4	15	14	36
Consumer Issues	3	5	17	17	42
Consumer Protection	4	5	20	20	49
General Statement Only	0	0	1	3	4
			Percentage		
Financial Management	9	9	49	33	100
Improving Buying Behavior	8	10	46	36	100
Human Services	8	11	42	39	100
Consumer Issues	7	12	40	41	100
Consumer Protection	8	10	41	41	100
General Statement Only	0	0	25	75	100

*Many of the 66 projects include more than one major program category.

Table 18. Comparison of Major Program Categories for Work Proposed by Applicants and Grantees, Office of Consumers' Education, Fiscal Year 1976.

Major Program Categories	Applicants	Grantees
	Number*	
Financial Management	512	47
Improving Buying Behavior	547	52
Human Services	313	36
Consumer Issues	437	42
Consumer Protection	513	49
General Statement Only	85	4
	Percentage	
Financial Management	61	71
Improving Buying Behavior	65	79
Human Services	37	55
Consumer Issues	52	64
Consumer Protection	61	74
General Statement Only	10	6

*Many of the applicants and grantees included more than one major program category.

Specific Topics. On pages 12 and 13 of this report is a discussion of the single subjects selected for study in the 839 proposals and a rationale for their choice. Table 7 (page 14) summarizes information regarding these topics by agency type. Table 19 (page 25) reports the same information for the funded projects. Table 20 (page 26) reports the comparative data.

While the same conclusions can be drawn regarding the funded program as pertained to the applicants (i.e., that credit and savings and legal rights, redress, and consumer law appear with the greatest frequency; that the next ranking topics are food and housing), other subjects appear to move into relatively more prominent positions. The consumer role in protection equals interest in improving buying practices for housing; and budgeting equals improving buying practices for food. These relationships may be a function of the orientations and competencies of the types of agencies funded, especially in the case of the budgeting-food similarity. Without statistical treatment of the data, however, this can only be reported as a "hunch."

Additionally, health services (including medicare/medicaid), transportation, and the consumer issue of advertising and promotion appear with proportionately greater frequency in the grantee program. Of a smaller dimension is the suggestion that the funded program places greater importance on energy consumption and conservation and utilities. Some of the single topics that commanded only minor attention among the applicants moved to stronger positions in the funded program.

Table 19. Specific Topics, by Major Program Categories and by Of Agencies Receiving Grants, Office of Consumers' Fiscal Year 1976.

Topic	SEA	LEA	IHE	OPPNA	TOTAL	SEA	LEA	IHE
	Number*					Percentage		
				-Financial Management-				
Credit & Savings	3	5	10	9	27	11	19	37
Banking & Investments	2	3	6	3	14	14	21	43
Garnishment & Bankruptcy	0	1	4	3	8	0	13	50
Insurance**	3	2	7	2	14	22	14	50
Budgeting	2	3	11	5	21	10	14	52
				-Improving Buying Practices-				
Food	2	3	8	8	21	10	14	38
Housing & Furnishings	3	2	8	9	22	14	9	36
Health Services & Insurance	1	3	8	6	18	6	17	44
Car & Transportation	2	2	6	8	18	11	11	33
Children's Items	0	1	2	4	7	0	14	29
				-Human Services-				
Medicaid/Medicare	0	1	9	6	16	0	6	56
Social Security	0	1	7	5	13	0	8	54
Public Housing/Subsidy	0	2	4	4	10	0	20	40
Food Stamps	1	1	5	6	13	8	8	38
Welfare	1	1	4	2	8	13	13	50
				-Consumer Issues-				
Energy Consumption & Conservation	1	2	6	7	16	6	13	38
Utilities	1	2	5	7	15	7	13	33
Regulatory Agencies	0	2	6	5	13	0	15	46
Advertising & Promotion	2	4	6	5	17	12	24	35
Consumer Representation	0	2	6	6	14	0	14	43
				-Consumer Protection-				
Product Safety, Health Hazards, Pollution	1	2	5	5	13	8	15	39
Legal Rights, Redress, Consumer Law	3	5	10	14	32	9	16	31
Consumer Role in Protection	3	3	9	7	22	14	14	41

*Many of the 66 projects include more than one specific topic.
**Excluding Health Insurance.

Table 19. Specific Topics, by Major Program Categories and by Types Of Agencies Receiving Grants, Office of Consumers' Education, Fiscal Year 1976.

	SEA	LEA	IHE	OPPNA	TOTAL	SEA	LEA	IHE	OPPNA	TOTAL
	Number*					Percentage				
-Financial Management-										
	3	5	10	9	27	11	19	37	33	100
	2	3	6	3	14	14	21	43	22	100
	0	1	4	3	8	0	13	50	37	100
	3	2	7	2	14	22	14	50	14	100
	2	3	11	5	21	10	14	52	24	100
-Improving Buying Practices-										
	2	3	8	8	21	10	14	38	38	100
	3	2	8	9	22	14	9	36	41	100
ce	1	3	8	6	18	6	17	44	33	100
	2	2	6	8	18	11	11	33	45	100
	0	1	2	4	7	0	14	29	57	100
-Human Services-										
	0	1	9	6	16	0	6	56	38	100
	0	1	7	5	13	0	8	54	38	100
	0	2	4	4	10	0	20	40	40	100
	1	1	5	6	13	8	8	38	46	100
	1	1	4	2	8	13	13	50	24	100
-Consumer Issues-										
servation	1	2	6	7	16	6	13	38	43	100
	1	2	5	7	15	7	13	33	47	100
	0	2	6	5	13	0	15	46	39	100
	2	4	6	5	17	12	24	35	29	100
	0	2	6	6	14	0	14	43	43	100
-Consumer Protection-										
zards, Pollution	1	2	5	5	13	8	15	39	38	100
nsumer Law	3	5	10	14	32	9	16	31	44	100
ion	3	3	9	7	22	14	14	41	31	100

include more than one specific topic.
nce.

Table 20. Comparison of Specific Topics for Work Proposed by and Grantees, Office of Consumers' Education, Fis

Topic	Applicants	Grantees	Applicants	Grantees
	Number*		Percentage	
	-Financial Management-			
Credit & Savings	222	27	26	41
Banking & Investments	77	14	9	21
Garnishment & Bankruptcy	25	9	3	14
Insurance**	96	14	11	21
Budgeting	138	21	16	32
	-Improving Buying Practices-			
Food	200	21	24	32
Housing & Furnishings	190	22	23	33
Health Services & Insurance	136	18	16	27
Car & Transportation	124	18	15	27
Children's Items	29	7	3	11
	-Human Services-			
Medicaid/Medicare	108	16	13	24
Social Security	85	13	10	20
Public Housing/Subsidy	48	10	6	15
Food Stamps	61	13	7	20
Welfare	45	8	5	12
	-Consumer Issues-			
Energy Consumption & Conservation	136	16	16	24
Utilities	105	15	13	23
Regulatory Agencies	77	13	9	20
Advertising & Promotion	115	17	14	26
Consumer Representation	115	14	14	21
	-Consumer Protection-			
Product Safety, Health Hazards, Pollution	101	13	12	20
Legal Rights, Redress, Consumer Law	294	32	35	48
Consumer Role in Protection	137	22	16	38

*Many of the applicants and grantees included more than one specific topic.
**Excluding Health Insurance.

Table 20. Comparison of Specific Topics for Work Proposed by Applicants and Grantees, Office of Consumers' Education, Fiscal Year 1976.

	Applicants	Grantees	Applicants	Grantees
	Number*		Percentage	
		-Financial Management-		
	222	27	26	41
	77	14	9	21
	25	9	3	14
	96	14	11	21
	138	21	16	32
		-Improving Buying Practices-		
	200	21	24	32
	190	22	23	33
	136	18	16	27
	124	18	15	27
	29	7	3	11
		-Human Services-		
	108	16	13	24
	85	13	10	20
	48	10	6	15
	61	13	7	20
	45	8	5	12
		-Consumer Issues-		
ation	136	16	16	24
	105	15	13	23
	77	13	9	20
	115	17	14	26
	115	14	14	21
		-Consumer Protection-		
ds, Pollution	101	13	12	20
mer Law	294	32	35	48
	137	22	16	38

grantees included more than one specific topic.

The factual information and generalizations appearing in this report were developed through analysis of the 1976 grant applications received by the Office of Consumers' Education, Office of Education. This compilation sets forth the data and some insights regarding program interests, but is not a complete interpretation of all information collected. From time to time additional interpretive statements are contemplated, with priority going to the special programming needs of selected target groups and emerging consumer issues.

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